



Dutch-Bangla Bank Limited

DBBL Bochore Dergun Scheme (BDS)

Photograph of the Applicant

Photograph of Nominee attested by the Applicant

Application Form

DBBL Customer ID

BDS Account No.

Opening Date

To The Manager
 Branch

I request you to open a Bochore Dergun Scheme (BDS) account in your bank in my name with the following details. I agree to deposit monthly installment with the initial investment as mentioned below and under the Terms and Conditions mentioned overleaf.

APPLICANT DETAILS

Full Name: Sex Male Female

Father's Name: Mother's Name:

Date of Birth : DD / MM / yyyy Occupation: Nationality:

Mailing Address:

Permanent Address:

Mobile No: Telephone No. (Res.) Office:

STANDING INSTRUCTION

Please Debit my Account No. For Tk.
(in words) being the monthly installment of DBBL Bochore Dergun Scheme (BDS).

NOMINEE DETAILS

I hereby declare that in the event of my death the following person will be the recipient of the proceeds of my DBBL Bochore Dergun Scheme (BDS):

Nominee	Address & Tel No.	Date of birth	Relation with the customer	Signature/Thumb impression

I do, hereby declare that all the information furnished by me in this application is true, complete and accurate and I have not withheld any material details. I also declare that I have read and understood all the Terms and Conditions written on the overleaf of this Application Form. I will abide by all these Terms and Conditions.

Signature Verified (by bank Official)

Signature of the account holder

BANK USE ONLY

Initial Deposit : Tk. (in words)

Monthly installment : Tk. (in words)

End Benefit / Matured Amount : Tk. (in words)

Input by Checked by Authorized by



Dutch-Bangla Bank Limited

DBBL Bochore Dergun Scheme (BDS)

BDS Account No. Customer Copy

DBBL Customer ID

Customer Name:

Mailing Address & Contact No.:

Initial Deposit: Tk: Monthly Deposit: Tk: Start Date: Maturity Date:

End Benefit/ Matured Amount: Tk:

Authorized Signature

Issuing Branch & Seal

Authorized Signature

DBBL Bochore Dergun Schme (BDS)
(Terms & Conditions)

1. Eligibility for opening the account:

- a) Only individual customers (not institution) of 18 years old and above can open the account.
- b) A person can open more than one account at any branch of the bank. But in such cases separate form should be filled in.
- c) Customer would require to open a parallel Savings Account/Current Account, through which installments may be paid through hassle free standing instruction or through ATM or internet banking. No charges would apply for such standing instruction.

2. Nomination:

- a) Only 1(one) person can be nominated by the account holder for each account.
- b) The nomination will be cancelled if the nominee dies in the life time of the account holder. The account holder in such case will advise in writing a new nominee. The account holder, with a instruction, may change the nominee any time before the maturity of the product.
- c) New nominee shall supersede the previous one by the account holder.
- d) In the event of the account holder's death, his/her nominee will not be allowed to continue the account and the amount deposited by the client prior to the death of the account holder shall be paid to the nominee after proper identification and on the sole discretion of the bank.
- (e) That in the event the nominee who is so authorized overleaf remains a minor at the time of account holder's death following person is authorized to receive/draw the amount of deposits held by the Bank.

NameDate of birth.....
AddressRelationship with the customer



3. Minimum Amount:

- a) Under this scheme customer can open an account with initial/ start up amount of Tk.50,000/- or its multiplies with a maximum of Tk.5,000,000/- and then (s)he has to deposit monthly installment @ 3% of the initial/startup investment (for example Tk.1,500/- monthly deposit for initial/startup deposit of Tk.50,000/-) for 1 (One) year.
- b) Initial deposit amount chosen by the applicant at the time of opening of the account can not be changed.

4. Tenure of the Product:

The tenure of the Bochore Dergun Scheme (BDS) would be 1 (One) year.

5. Amount payable on maturity:

On maturity customer will get 1.50 times of initial investment.

6. Inactive account and Automatic closure of the account.

- a) Account shall be treated as inactive if 3 (Three) consecutive installments remain unpaid and the balance will ceases to accrue any interest until the account brings to live.
- b) An inactive account may revive to life within 3 (Three) months of its inactiveness and after settlement of outstanding dues including delayed charges.
- c) If an account remains inactive for more than 3 (Three) months, the account shall be closed and balance amount will be transferred to his/her current/savings account

7. Premature closure of the account.

- a) An account holder may close the account at any time (prior to maturity) by a written application and duly signed by the applicant. In such cases Tk.100/- will be realized as Closing Charge from this account.
- b) If discontinued before completion of 6 (Six) months, no interest is payable and net principal amount will only be paid.
- c) If the account is discontinued after completion of 6 (Six) months but before completion of the tenure of the product the client will get principal amount along with interest at existing savings rate.

8. Other Conditions:

- a) If any tax is payable (as per government rules) under this scheme the same shall be deducted from the account.
- b) No cheque book / pass book will be issued to the account holder.
- c) The installment size and duration can not be changed during the period of Deposit Term.
- d) Client can avail loan facility upto 90% of the principal amount and the tenure of the loan should be maximum 01(one) year or the maturity of the product whichever comes earlier.
- e) If there is any loan in the name of depositor with DBBL then DBBL shall have the right to adjust the loan amount from the deposit which has been deposited by the account holder under DBBL Bochore Dergun Scheme (BDS).
- f) A passport size photograph is required to open the account and a passport size photograph of the nominee attested by the BDS account holder must be attached with the application form.

The Terms and Conditions of this Application Form shall be governed by the laws of Bangladesh and DBBL reserves the rights to amend/modify the Terms and Conditions written above or insert any new condition(s) at its sole discretion whenever it deems necessary without assigning any reason.

The Bank reserves the right to close any account without showing any reason if the transaction of the account is unsatisfactory in view of the Bank or for any other reason(s) whatsoever.

Having understood the legal impact of the above Terms & Conditions I, hereby put signature.

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Signature of the Applicant